

## *EXHIBIT H*

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**Present Value Analysis**

In the Matter of:  
Shane Loveland

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## Section IV: Loss of Earning Capacity

### 4.1 The past and future loss of Earning Capacity: \$ 21,684 (USD)

Source: 1. Wage information from Dandee Concrete Construction, Inc.

### 4.2 Income Growth Rate: 2.59%

Source: 1. CPI 30 year growth rate

### 4.3 Future Income Discount Rate: 2.84%

Source: 1. US Treasury Yield